

STREET. FRANKLIN SYNDICATE. IS JENSEN. A LIVELY MIXUP. THE WELL KNOWN ACTOR AND AUTHOR DIED AT GALVESTON, TEXAS, AFTER A PROLONGED ILLNESS.

Has a Fine Harbor and Natural Advantages For Strength.

Congress Will Deal With the Question.

Successful Test.

New Wireless Telegraph Invention Which Performs Wonderful Work.

Table Ware. Thanksgiving is the day on which all housekeepers desire an artistically arranged dinner table.

To the Uninsured. Get insured before the doctor tells you you have arrived at the spot when you cannot.

Franklin Syndicate. Temporary Receiver Appointed—Louis H. Miller Has Had No Hearing—Similar Syndicates to Receive Attention.

Washington, Nov. 27. Admiral Dewey called at the navy department today in response to a request from Secretary Long to discuss the question of establishing a naval station at Cavite or other points near Manila.

Chicago, Nov. 27. Prof. W. S. Johnson and C. L. Fortier, of Milwaukee, today made a successful test in this city of the wireless telegraph.

John G. Agnew Arrested. John G. Agnew, who says he is the manager of the Washington syndicate at No. 81 Greenpoint avenue, Brooklyn, was taken in custody this afternoon.

Fraud Order Issued. Washington, Nov. 27. The postmaster general today issued a fraud order barring the mails against the Franklin syndicate of No. 144 Floyd street, Brooklyn.

Gen. Castro Assembles 4,500 Men at Valencia. Caracas, Venezuela, Nov. 27. Gen. Castro left here this morning for Valencia, where he has assembled about 4,500 men to attack Gen. Hernandez.

Great Anxiety is Felt at Failure to Receive List of Casualties.

Tenison in Naval Somewhat Relieved.

London, Nov. 28—4.30 A. M. A fresh interruption in the East African cable service at this interesting moment has caused a cessation of war news.

The Daily Mail says that a private telegram announces that the Germans are still scouting ahead of Methuen's advancing column; but, as he announced yesterday that he was giving his men a day's rest, this is hardly possible.

Gen. Hildyard's achievement at Beacom Hill is beginning to be recognized as one of the best things the campaign has yet shown as it has relieved the tension of the situation in Natal and has brought the relief of Ladysmith within measurable distance.

Will Allot to Germany. Berlin, Nov. 27. It is reiterated here that the Anglo-German agreement has several clauses referring to South Africa which will eventually allot Tiger Bay to Germany.

Report Discredited. Report That Cuban Insurgents Have Fought a Campaign in the Mountains to be False—Other Matters in Cuba.

Havana, Nov. 27—6.40 P. M. Nothing is known at headquarters in this division or in Gen. Lee's to justify the report, published in the United States and cabled back here, that a thousand armed Cuban insurgents have taken to the woods in the province of Pinar del Rio and that a general uprising against the Americans has been planned for Thanksgiving day.

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St. John's, N. F., Nov. 27. A unique political situation has been created by Mr. Morine's withdrawal from the colonial ministry.

Two Italians Engage in a Quarrel With Leonard Brook and Get the Worst of It.

Conway, N. H., Nov. 27. Two Italians employed at the quarries at Redstone, white walking into the town over the tracks of the Maine Central railroad today, became involved in a quarrel with Leonard Brook, who resides near the railroad, and made a vicious attack upon him with a razor.

NEW BRIDGE OPENED. It Crosses the Charles River Between the North End of Boston and Charlestown.

Boston, Nov. 27. The transit commissioners had the satisfaction of throwing open to the public today a new bridge over the Charles river, between the north end and Charlestown, thereby completing the second great undertaking for which the commission was created.

SHIPS MAY BE COALED AT SEA. Satisfactory Tests Completed by Battleship Massachusetts and Collier Marcellus.

New York, Nov. 27. As a result of three days' trial of "coaling ship" while towing at sea, just completed by the United States battleship Massachusetts and the collier Marcellus, it may soon be possible for any warship to receive coal by the overhead wire system at the average rate of 20 tons an hour.

RECEIVES A SEVERE BLOW. The colossal plan to control all of the independent telephone companies in the United States and to combine them with the great telegraph companies and the five Atlantic cable companies, for which purpose the Telephone, Telegraph and Cable Company of America was incorporated Nov. 9th, with a capital of \$40,000,000 received a severe blow today.

Philadelphia, Nov. 27. The Evening Bulletin today publishes the following: The colossal plan to control all of the independent telephone companies in the United States and to combine them with the great telegraph companies and the five Atlantic cable companies, for which purpose the Telephone, Telegraph and Cable Company of America was incorporated Nov. 9th, with a capital of \$40,000,000 received a severe blow today.

NEW RATE CLASSIFICATION. New York, Nov. 27. The report of the official classification committee representing the trunk line association freight committee the central freight commission and the eastern commission, providing for an advance in rates on about 60 articles of freight, has been sent to all railroad companies interested and it has already been approved by many of them.

DROPSY AND HEART DISEASE. A great cure and a great testimony. "For ten years I suffered greatly from Heart Disease. Fluttering of the Heart and Smothering Spells made my life a torment. I was confined to my bed. Dropsy set in. My physician told me to prepare for the worst. I tried Dr. Williams' Pink Pills for Pale People and the great relief came. The dropsy and heart trouble were cured and my health was restored."

Gen. Wheaton Reports Important Captures at San Fabian.

Order is Restored in Zamboanga.

Washington, Nov. 27. Late in the day the following despatch was received from Gen. Otis: "Oregon landed marines at Vigan yesterday. Young's column at Nainopacan, twenty miles north of San Fernando, on 23d, from which point passed north into mountains. Troops will relieve marines at Vigan the 24th. Bulk Spanish and American prisoners reported at Bangued. Wheaton, San Fabian just reports capture 73 more rifles, \$1000 dollars in money; also that he was obliged to take mother and sister of Aguinaldo under guard at Fabian to prevent their murder by natives. They will be sent here first opportunity and delivered to friends. Natives in vicinity of Bayombon, Nuesta Viesaya, offering services to drive out insurgents and request arms. Report only 400 insurgents there."

UNIVERSALISTS MEET. "Return of the Prodigals" Discussed by Well Known Speakers.

New York, Nov. 27. About 150 members of the New York Universalist club attended the monthly meeting of the club, which was held tonight in the Hotel St. Denis. A dinner followed the meeting. Among the speakers were Rev. Dr. Almond Gunnison, Rev. J. C. Adams, the Rev. Dr. Ira Priest, president of Ethical college, in Akron, O., and Rev. Henry R. Rose and J. R. Trilbo.

The topic of the discussion was "The Return of the Prodigals." Dr. Gunnison, in his address which was the principal one, talked at length about the advantages which small possess over larger ones. Speaking of his own and other colleges in this particular, he said that the men attending them got to be on intimate terms with their fellows and the professors, and bonds of friendship were formed that were never broken, while at the larger colleges the circle of friends was small. The small colleges, he said, supplied a demand, but they also created a demand. He directed attention to the fact that the sons of rich men seldom went to the small colleges and that in them as a result the principle of economy was taught and this he believed to be a good thing, as economy was the foundation of all business success. Isolation was after a factor in the success of the smaller institutions.

The denomination that best educated its ministry and laity, the speaker said, would be the one that would command the future. The very limitations of the smaller colleges were a source of strength to them. St. Lawrence, he said, had in it mostly native stock and that from New England. The retail that takes the finest polish and the best temper, he declared, is that from fine stock; and there is no finer stock than that which comes from old New England.

EMPEROR WILLIAM'S CONDOLENCES. Liverpool, Nov. 27. Emperor William has wired his condolences to the widow of the late Mr. Thomas Henry Ismay, founder of the White Star line of steamers, who died Nov. 23. The Emperor said that the shipping of the world, by Mr. Ismay's death lost one of its most illustrious members.

Handsomeness, Pinks, Stevias, dainty white Narcissus, Violets and Lilies of the Valley lead my Thanksgiving show this year.

Your "Shut-in" Friend would cherish a floral gift, next Thursday, and you may want some blooms for home use on that day. Plenty here. Potted Pinks—good ones—10c this week. SEEDLING.

ROYAL BAKING POWDER. ABSOLUTELY PURE. Makes the food more delicious and wholesome.

CHARLES COGHLAN DEAD. THE WEATHER.

The Well Known Actor and Author Died at Galveston, Texas, After a Prolonged Illness.

Galveston, Texas, Nov. 27. Charles Coghlan, the actor and author, died here today of gastritis, aged 56 years. He had been ill in Galveston since his theatrical engagement here four weeks ago. His wife was at his bedside when the end came and he is prostrated with grief. The remains will be shipped immediately to Prince Edward Island, Mr. Coghlan's former summer home. Mr. Coghlan arrived here Oct. 30 with "The Royal Box" company, but did not appear owing to illness. Physicians were summoned, and it was afterward announced that the actor was suffering with acute gastritis. His condition remained unchanged until this morning, when a violent change for the worse occurred, followed shortly by death.

GIVEN TO ARMSTRONG. Jeffords Goes to the Floor in the Third Round and Armstrong Gets the Decision.

New York, Nov. 27. The flat contest between Bob Armstrong, the colored heavyweight boxer, of Chicago, and Jim Jeffords of California, which was slated to go 25 rounds before the Hercules A. C. tonight, ended rather abruptly in the third round. Both men went headfirst from a clinch over the ropes into a box at the ringside in the second round and in the third Jeffords took another header from the effects of a right swing on the jaw. This took all the steam out of the big fellow and when he regained his feet he was sent sprawling from a right swinging uppercut in the vicinity of the belt. Jeffords rolled over in agony and his seconds claimed a foul on the ground that he was hit below the belt. Referee Johnny Eckhardt decided that this blow landed fairly and gave his verdict in favor of Armstrong after Jeffords had been counted out and carried to his corner.

DIED ON SHIPBOARD. Saco, Me., Nov. 27. William J. Boynton, aged 60, of Philadelphia, steward on schooner Bessie C. Beach, which arrived today, died suddenly on shipboard when the vessel was in the lower harbor. The body will be forwarded to Philadelphia, where the steward's family lives.

New satin maitresse gowns show opal and moonlight effects in faintest sea-greens, tea-rose pink, and silver gray.

Table Decorations For Thanksgiving. An Investor's Success. BOND DEALERS. TYLER, FOGG & CO., Bangor, Me.

More Popular Than Ever. Each week adds its quota to the large number of people who have found comfort and satisfaction in wearing the famous "Jenness Miller" Hygienic Shoes.

CARL BEERS. Carl Beers is now offering the beautiful large Centerpiece in a Waldorf Astoria for Thanksgiving. Sweet's Drug Store, 55 MAIN STREET.







# THE DAILY NEWS.

Mr. Thomas Nickerson of Portland, formerly in the office of Superintendent of the Eastern division of the Maine Central, is in this city.

J. C. Knapp and M. F. Simmons, representing Hi Heary's Minstrels, are in the city making arrangements for the appearance of this well-known troupe at the Opera House on next Monday and Tuesday, Dec. 4 and 5.

The Colby Glee club has been selected for the final work of rehearsing for the concert tour. The personnel of the club will be: Saunders, Dearborn, Leonard and Teague, first tenors; Hanson, leader, Headman, Bokeman, Workman and Fletcher, second tenors; Clark Sprague, Purinton and Richardson, first basses; Marsh, Daggett, Howard and Doughty, second basses.

## IN MEMORY.

The vestry of St. Luke's parish, Episcopal, in Portland, has decided to finish the cathedral according to the original plan, and will build the towers at a cost of \$10,000, as a memorial to the late Bishop Neely, by whom the church was built.

This decision was reached at a parish meeting held while Bishop Hall of Vermont was here.

The work will begin as soon as possible. This will complete the cathedral according to the plan originally approved by Bishop Neely, who hoped to be the last to live to finish the work himself.

## PERSONAL MENTION.

Superintendent Clark of the Eastern Manufacturing Co. went to Boston Monday.

Mr. A. J. Morey, manager of the Atkinson House Furnishing Co., went to Boston on Monday.

Mr. Edward Wood and Mr. Gorham H. Wood of the Wood & Bishop Co., are in Boston for a few days.

Mr. N. H. Bragg is in Boston for a few days.

Mr. J. R. Burpee went to Boston on Monday noon.

Mr. T. W. Burr returned Monday from Patten, where he has been on a short visit with his daughter, Mrs. H. G. Robinson.

Mr. Harry Torrens was in Oldtown Monday on business.

Mr. P. E. Rice returned Monday from a three weeks' hunting trip in the vicinity of North Twin Dam, bringing home two nice deer.

## BROKE APART.

### Freight Wreck Near Old Round House.

Train Parted On a Dow. Then Jammed Together With One Injured.

On Monday evening at 6.20 the freight train number 26, which is due in Bangor from Vanceboro at 6 o'clock, was wrecked at a point about 200 yards below the roundhouse and opposite Birch street.

The accident was caused by the breaking in two of the train on the down grade somewhere between this city and Veazie. The break was evidently not discovered in time for the engine with the head end to get away from the rear section which, gaining impetus on the grade, crashed into the head end. Two cars on the front end of the rear section were derailed. The first car was an empty flat, which was doubled up like paper; and the second, which was heavily loaded with lumber, had its forward trucks knocked out and the timbers broken in the middle.

As soon as the accident was heard of in this city, Superintendent White sent a crew of men to the scene of the trouble and the wrecked cars were cleared from the track.

The Bangor and Arnscoot train which is due in this city at 7.20 was of course delayed by the accident, and did not reach the station here until about 11 o'clock.

Fortunately no one was injured in the affair.

## A THROUGH LINE

Trolley Companies in Maine Want to Connect With Boston.

The trolley war now in progress in western Maine promises to be one of the most complicated mix-ups in the history of the Pine Tree State.

The six proposed roads look to a through route from Portland to Boston. The people of Bangor believe that within two years a trolley line will be in operation between Maine and Massachusetts.

That the Boston & Maine will fight the subject is an acknowledged fact. At every hearing thus far held, this big corporation has been represented by able counsel. The Boston & Maine declares that it represents the vested interests with rights granted in good faith by state, cities and towns. It further asserts that it is giving a good service and that public convenience and necessity do not demand any more railroads in that section of Maine.

While the people do not in a dispute these claims, they are anxious to see a trolley line in operation between Boston and Portland. It means lower fares. It is the opinion of everyone that as soon as the electric line is completed the local fares will drop the same as in other sections of the state where trolley and steam lines are in competition. It is not thought that any considerable portion of the through travel will go by electric, as of course all people who are in a hurry to reach their destination will go by rail.

## A NEW INDUSTRY.

Plans are Now Being Made for Building a Corn Factory at Pittsfield.

A new industry is about to be started in Pittsfield in the shape of a corn factory. Friday evening a meeting of the business men of that village was held at the Lancelot House and the matter of building a factory in that village was freely discussed. The meeting was addressed by a man from New York who now operates a large factory in the state and who wishes the town of Pittsfield to build him another large factory, under about the same circumstances by which the creamery was recently built. It was shown that nearly all of the business men of the town were in favor of the new industry, but it was deemed best not to make any decided move until it could be ascertained among the farmers how much acreage could be subscribed for the support of the new industry. A careful investigation will be made to ascertain this point, after which another meeting will be called and something definite will be decided upon.

Miss Madeline Neal, who has been very sick in Belfast for several weeks with typhoid fever, has recovered and was able to return to her home in Pittsfield Saturday. Miss Neal is one of Pittsfield's leading young ladies, and her many friends are pleased to learn of her recovery.

The school at the Maine Central Institute closed Friday for a vacation of two weeks.

John C. Thompson, who has been foreman in the office of the Pittsfield Printing Co. for the last two years, has resigned his position and entered the American Express office, where he will earn the position of foreman in the printing office.

E. F. Gould has resigned his position as cutter in the meat department of the W. M. Prilly department store. He expects to soon go to Boston, where he has a position in a large meat market.

## MAINE PENSIONS.

The following pension changes resulting from the issue of Nov. 11 are announced:

Increase, Charles N. Costigan, Bangor, \$6 to \$8; Frank R. Harmon, Mechanic Falls, \$6 to \$8. Original widows etc., (special accrued; Nov. 10). Laura A. Gray, Enfield, \$12; minor of Hiram F. Smith, Princeton, \$10.

## DIED.

In Boston, Nov. 27, Charles S. Morris, aged 62 years, formerly of Bangor. Funeral to be announced.

In this city, Nov. 27, at her residence, 54 Charles street, Mrs. Mary F. Fogg, aged 58 years.

Funeral to be announced later.

## MARRIED.

In Bangor, Nov. 27, by Fred L. Pratt, Mr. Frank Nov. 27, by Fred L. Pratt.

## WHIG ADVERTISERS.

A Word to the Wise in a Nutshell—Enterprising Dealers' Offerings.

Carl Beers says no Thanksgiving dinner will be complete without one of his fine center pieces for the table. They will be on view and for sale at the Wintergarden for the small sum of 50 cents. You will get \$2 of value out of them.

Jas. H. Snow has all kinds of dried fruits and fancy groceries for Thanksgiving use.

P. H. Vose & Co. can show you ware that will make your table look fine for Thanksgiving.

Turkeys, geese, ducks and first-class meats of all kinds are selling at a low figure at H. A. Dunning's.

Don't spoil your Thanksgiving dinner with a poor turkey. Go to Lynch's and get a good one.

The Bangor Public Market has turkeys from 15c to 20c per pound. Also all kinds of fowl at low prices. Meats of all varieties.

Go to Fickett's market and see his big flock of turkeys. It is a wonderful sight.

The G. W. Merrill Furniture Co. can furnish your dining room neatly for Thanksgiving day.

E. M. Estabrook's shooting gallery is wide open now and lots of fun is going on there all the time.

Buckley & Preble, the pharmacists, are ready to attend to patronage promptly.

Buy your furs at Lyford & Woodward's.

## MONSON NEWS.

Many Items of Interest Sent in by Our Correspondent.

(Special to Whig and Courier.)

Monson, Me., Nov. 27. Col. Chas. A. Clark of Cedar Rapids, Iowa, Edgar Smith, Esq., of Dover; Henry Hudson, Esq., of Guilford, and E. T. Spencer of Oldtown were in town nearly all of last week, conducting the case of N. T. Phillips vs. Stearns Lumber Co.

Mrs. W. S. Knowlton, who was visiting her daughter in Dover last week, returned Friday.

The farmers' institute was held in G. A. R. hall Friday, Nov. 24th. Prof. Munson of Orono and Mr. W. H. Snow of Mill were among the speakers.

Geol. Kides and wife, Joel Chandler and Timothy Brown of Abbot were in town last Friday attending the farmers' institute.

Stanley Stevens went to Foxcroft last week and will work in the baggage room at the Maine Central station.

Zeas Poole, Esq., sheriff of Piscataquis county, was in town on business last Friday night.

Miss Mabel Goodell, who has been attending the normal school at Farmington, came home Friday night for a two weeks' vacation.

E. M. Johnston of Brownville was in town last week.

Mr. Charles Hutchinson of Dexter was in town Friday and Saturday.

Hon. J. F. Sprague was in Lowell, Mass. on business last week.

At the Baptist church Sunday the Rev. C. H. Speed gave a very interesting Thanksgiving sermon.

Next Thursday evening Thanksgiving services will be held at the Congregational church. The Rev. G. B. Hessecock will preach the sermon.

Mr. Leonard Crafts, who has been in poor health for a long time, has been able to walk out the past week.

(The Monson Burnham slate quarry was shut down for the winter last Saturday. About 20 men were thrown out of employment.)

(Mr. and Mrs. Elwood Hammond of Sanbornville were in town over Sunday.)

(Mr. and Mrs. J. H. Pullen will celebrate the 50th anniversary of their wedding next Wednesday, Nov. 29th. They were married in the house owned by L. A. Barlett on Center street. Mr. and Mrs. Pullen are 82 and 79 years old respectively. They have lived in this town continually since their marriage and their many friends extend greetings and wish them many more years to enjoy each other before they shall be called to a higher life.)

## PRESQUE ISLE NEWS.

An All Day Shoot Thanksgiving—Matters of Interest.

(Special to Whig and Courier.)

Presque Isle, Me., Nov. 27. Messrs. Walter Seeley, Harry Wellington and Charles Haug returned yesterday from Greenough mountain, where they have been hunting for a couple of weeks. They brought back three fine deer.

The young men of the town are forming a social club and have engaged the rooms over Lawyer White's office for club rooms.

There will be an all day shoot at the range in Gouldville Thanksgiving day and several prizes are offered. A turkey dinner will be served. This followed by a ball in the evening. No fee need be paid for a good time on that day.

S. H. Frost came over from Ashland yesterday on business in company with E. H. Orcutt.

J. P. Davis took a picture of the new Catholic church Monday to be sent away.

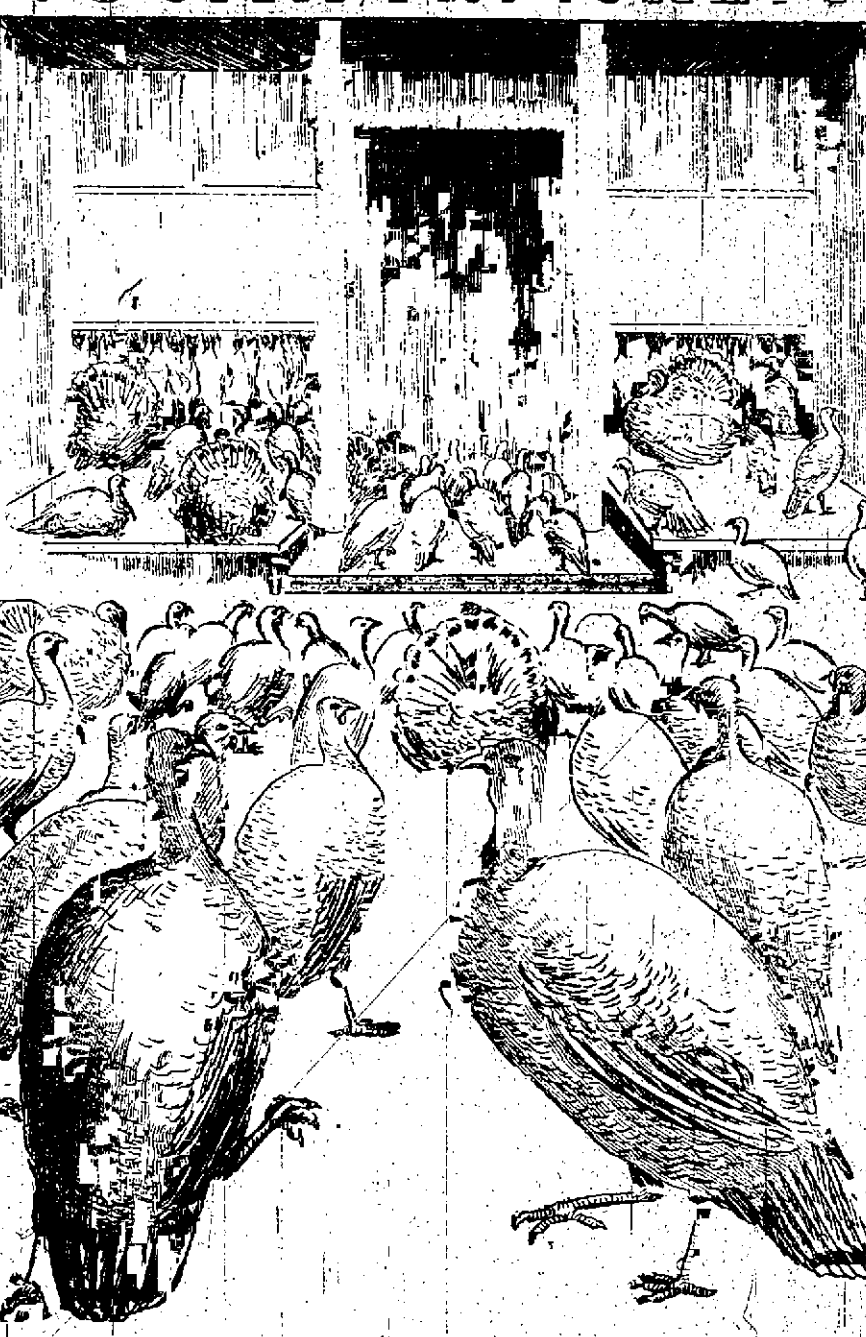
Hotel arrivals: West Side, J. B. Smith, J. B. Williams, M. Armstrong, M. L. Stewart, Mapleton; G. S. Johnson, Megantic; J. W. Burns, Andover; J. E. Whitney, New York.

Presque Isle Hotel: G. A. Phair, Limestone; C. B. Head, T. V. Doherty, Caribou; S. P. Frost, E. H. Orcutt, John Orcutt, Ashland; Jas. Paul, Fredrickton; J. B. Jas. B. Brown, Bangor; C. D. Sinclair, St. Stephen, N. B.; Miss Camber, Woodstock, N. B.

WILL NOT EXCEED \$20,000. Bangor, Nov. 27. On the basis of figures prepared by Naval Constructor Baxter the damage by fire in the old light house shop at the Charleston navy yard will not exceed \$20,000.

FLY—A LITTLE NORTHERN. Bangor, Nov. 27. A small, light, fast, and reliable airplane, built by a local mechanic, is now on display at the city hall.

# OSCAR A. FICKETT



Call or Mail Your Order for a Nice

## BRONZE TURKEY

AT

## OSCAR A. FICKETT'S,

where all that goes to make up a Thanksgiving Dinner may be found.

## Salery, Larders, Cranberries,

## SWEET POTATOES, STUFFED PEAS, ETC. ETC. ETC.

Also Ducks and Chickens in Abundance.

## REPINE WON

## MY

## LADY'S

## M.

In the 48 hour bicycle race at Kansas City Repine won, riding 961 miles, 4 laps. The distance covered is 57 1-16 miles better than previous record of similar contest.

Repine will realize \$400 and several special prizes for his week's work. Julius gets \$250; Miller \$150; Lawson \$100; Waller \$75; Lingensfelder \$75 and Neldercher \$25.

## ARRIVED AT NEW YORK.

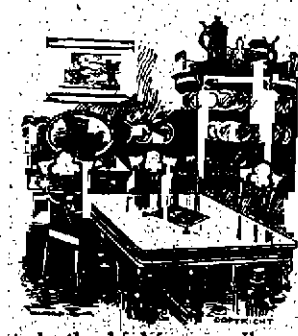
The Portland Steamship Company's New Vessel, Governor Dingley, Sailed from the Builders' Yards.

New York, Nov. 27. The Portland Steamship Company's new vessel, the Governor Dingley, arrived here yesterday from the yards of her builder at Chester, Pa. She was built to take the place on the line between Boston and Portland of the Portland, which was lost a year ago. The new vessel, which has twin screws, made an average of 35 knots on her way here. She is 312 feet long, 62 feet beam and measures 3275 tons gross. Her engines are triple expansion. She has 203 staterooms and can accommodate 1000 passengers.

REARDON KNOCK, DOUBT LAYING. Bangor, Nov. 27. The Rev. Mr. Reardon, of Bangor, is expected to arrive here tomorrow on his way to New York.

## Rising Virtue Lodge.

Nov. 27. A stated meeting of the Rising Virtue Lodge, No. 1074, A. O. U. W., will be held at 7.30.



and when the family have their annual reunion your dining room will be a thing of beauty if you furnish it from our up-to-date and handsome stock of Dining Room Furniture.

Our China Closets, Dining Chairs, Sideboards equal any in the city.

## YOUR SPARE ROOM WILL BE FURNISHED FOR THANKSGIVING.

When your out-of-town guests arrive you will give them something to be thankful for as well as yourself by furnishing it with one of our handsome Enamel Maple Mahogany Bedroom Suits. It will pay you to see them. We take great pride in showing goods.

Lyford & Woodward, BANGOR, MAINE.

## Stenography and Typewriting.

ROOM 3 HILL'S BLOCK.

## Need Christmas Money?

3 PARK CHAS. R. OLIVER, BANGOR.

Why not realize on your silver gifts? They may drag heavily with you, but they are bound to keep them, for they are a thing of beauty. Send for no money—by mail, messenger or telephone—and I'll come.

3 PARK CHAS. R. OLIVER, BANGOR.

Merchandise Collection, Bangor, Maine.

## Give Away.



A Lovely Picture of Queen Louise.

A fac-simile in colors of the famous painting by Gustav Richter will be given to each purchaser of Queen Quality Shoes during week commencing Saturday, Nov. 25.

Picture and Samples of Queen Quality Boots on exhibition in our window.

## Queen Quality Shoes

during week commencing Saturday, Nov. 25.

Picture and Samples of Queen Quality Boots on exhibition in our window.

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# IT HAS BEEN PREPARED FOR TRANSMISSION TO CONGRESS AND COVERS THE YEAR ENDING OCT. 31, 1899.

## IMPROVEMENTS WHICH THE COMPTROLLER WILL RECOMMEND TO CONGRESS.

Washington, Nov. 27. The annual report of Charles G. Dawes, Comptroller of the Currency, for the year ended October 31, 1899, has been prepared for transmission to Congress.

With respect to the condition of National Banks during the year, the Comptroller says:

The number of banks in operation on September 7, 1899, was 3,355, with a paid-in capital of \$605,772,970. The individual deposits on that date amounted to \$2,450,725,593.31, and the aggregate resources to \$4,650,355,122.41. A comparison of the September 7 returns with those made on September 20, 1898, indicates an increase during the year in individual deposits of \$119,371,652.02; in loans and discounts of \$349,789,623.20; in amounts due from other banks and bankers, \$150,391,896.58; in specie, \$44,597,225.44; and in aggregate resources, \$445,544,083.57. On September 7 the net deposit liabilities of the national banks of the country aggregated \$4,031,624,015.58, on which reserve of \$30,558,825.90, or 29.38 per cent was held. The composition of this reserve was as follows: Specie, \$338,571,333.53; legal tenders and United States certificates of deposit for legal tenders, \$127,754,551; due from reserve agents, \$14,128,650.00; redemption fund with the Treasurer of the United States \$10,116,129.63.

In recommending to Congress improvements in banking laws, as directed by section 233 of the Revised Statutes, the Comptroller before making his chief and new recommendations for a bond-secured emergency circulation repeats his recommendation of one year ago for a law providing for an unsecured emergency circulation to lessen the destructive power for financial panics, and asked so heavily that under normal conditions it must be retired and can neither provide profits for the banks nor serve as a basis for the expansion of commercial credit. He emphasizes the necessity of such a circulation, designed, like clearing-house certificates, simply as a remedy for a rare emergency, and not as an instrument of current business, repeating the words of his former recommendation to wit:

For the purpose of allowing elasticity to bank-note issues to protect the banks and the community in times of panic, a small amount of uncovered notes in addition to the secured notes, should be authorized by law under the following limitations: They should be subject to no heavy tax that they could not be issued in normal times for the purpose of profit, but would be available in times of emergency. The tax should be so large upon the solvent issuing banks as to provide a fund, which, in connection with the proceeds of the assets of an insolvent bank, would be sufficient to redeem the notes in full, without necessitating any preference of note holders over depositors of any insolvent issuing bank. The tax should be so large as to force this currency into retirement as soon as the emergency passes. Such a currency could be issued only to lessen the evil effects of the too rapid liquidation of credits which are collapsing and a financial panic, but could not be profitably used as a basis of business speculation and inflation.

In introducing his new recommendation, the Comptroller then says that if a law be passed, a marked degree of elasticity is possible of attainment in connection with our present system of bond-secured national bank notes and should be provided for by law whether the former law is passed or not.

The Comptroller believes that, in accordance with the President's recommendation, national bank notes should be allowed to issue circulation to the par of the United States bonds deposited by them for circulation, and that, in connection with the law authorizing this provision can be made for a secured emergency circulation.

The Comptroller is allowing the banks to take out circulation to the par of the bonds to induce them to furnish for the use of the public a larger amount of circulation than is in existence at present. The present rate of profit to be derived by the banks from their circulation is not sufficient to justify them in issuing a larger amount, but any method of increasing the profits on circulation will result in an increase.

It is true that the authorization of an issue of currency to the par of the deposited bonds, subject to the present rate of tax, is one method of inducing a larger circulation, but it is not the only method. By a modification of the present rate of taxation on bank notes coupled with the authorization of issues to the par of the bonds, the same inducements can be offered for a larger circulation and yet provision be made for a secured emergency circulation.

be collected from the necessary par value of the bonds and surplus of national banks if required to the public revenue. To allow the banks to issue up to the par of the bonds, subjected to additional tax on the 10 per cent extra circulation, will result in their immediately taking out their additional circulation for the purpose of profit. Business credits will be extended and adjusted to correspond with such increase of the currency, and practically the same elasticity will characterize our bank-note issues then as now. With the advent of a panic we would have no additional means of lessening the necessity of a call upon the business community to furnish, by the payment of cash, practically the bulk of the deposits drawn by frightened depositors.

In the judgment of the Comptroller these tables show conclusively that by modification in forms of taxation the same relative increase in general bank-note circulation, with an emergency circulation in addition, can be obtained while only an increase without any elasticity could be obtained under any system of uniform taxation upon par circulation.

For the purpose of indicating that within the range of the possible modification of taxation on a circulation to 90 per cent of the bonds, provision can be made for an emergency circulation of 10 per cent to the par of the bond, while encouraging the increase in general note circulation desired, the Comptroller, summarizing the result of calculations given more in detail hereafter:

Profit in dollars upon circulation against a deposit of \$100,000 Government 4 per cent bonds, maturing in 1907, at present price, being the possible amount to be realized under different rates of taxation in addition to 6 per cent on the capital investment in bonds, with money worth 6 per cent:

On \$90,000 circulation, being 90 per cent of \$100,000 bonds, 1 per cent tax on a circulation under present law.....	279.88
On \$100,000 circulation, to par of bonds, uniform 1 per cent tax.....	779.88
On \$90,000 circulation to 90 per cent of bonds, taxed four-fifths of 1 per cent, making possible an issue of \$10,000 emergency circulation, to be taxed at the rate of 2 or 3 per cent for the time issued.....	779.88
On \$100,000 circulation to par of bonds, uniform tax of three-fifths of 1 per cent.....	1,029.88
On \$90,000 circulation to 90 per cent of par of bonds, taxed one-sixth of 1 per cent, making possible an issue of \$10,000 emergency circulation, to be taxed at the rate of 2 or 3 per cent for the time issued.....	1,029.88
On \$100,000 circulation to par of bonds, uniform tax of three-fifths of 1 per cent.....	1,179.88
On \$90,000 circulation to 90 per cent of par of bonds without taxation, making possible an issue of \$10,000 emergency circulation, to be taxed at the rate of 1 per cent for the time issued.....	1,179.88

The foregoing figures no profit is calculated as accruing upon the emergency circulation.

The Comptroller believes that the levying of a tax of one-sixth of 1 per cent upon circulation to 90 per cent of the par of the bonds and allowing the banks to issue currency to the par of the bonds by paying a tax at the rate of 2 or 3 per cent per annum on the excess up to the par when outstanding, will result in the desired increase in our general bank-note issues, and provide a marked degree of elasticity in our circulation.

In this connection the Comptroller says he can not properly discuss the question of taxation of banks as related to the public revenues further than to say that the imposition of a tax upon the capital and surplus of the banks to offset any reduction in the tax on currency will remove any objection to his recommendation on the grounds that it lessens the share of the public burden which the banks should properly bear.

In considering the probable effect on the amount of bank circulation outstanding, which will result from a change in rates of taxation it must be remembered that the calculation would properly include, if it could be safely made, an estimate of the increased price of Government bonds, which will probably be incident to a greater demand for these bonds from the banks seeking profit on circulation under the modified rate of taxation.

This increased price of bonds may be such as to negative to some degree the desired effect of an increased bank note circulation, since it will tend to lessen the profits on circulation. It must be remembered, however, that this objection can be made to any method of increasing the apparent profits on bank-note circulation, including the method of an increasing issue to par, subject to a uniform tax. The Comptroller believes that from the passage of laws altering, as suggested, the rate and method of taxation of national bank notes, an in-

Tommy Britton, Sold to E. A. Lord, of Chicago, for \$20,000.

increase of at least \$100,000,000 may be reasonably expected.

Based upon our present bond-secured bank-note circulation, which amounts to about \$207,000,000, and this added amount, we would have, under such laws, an available bond-secured emergency circulation of at least \$30,000,000.

As a summary of his views on this subject, the Comptroller would call attention to the following propositions:

First. Whether or not legislation be passed providing for an uncovered emergency circulation for needed protection from the disastrous effects of panics, a very much larger degree of elasticity can be imparted to our present bond-secured bank-note currency, thus making it of greater use in seasons of panic, and by the modification of the present tax upon national banks as follows:

Second. This result can be obtained by the enactment into law of the President's recommendation that national banks be allowed to issue to the par of the Government bonds deposited by them as security, and by the modification of the present tax upon national banks as follows:

After determining approximately the lowest rate of profit which will call into circulation the additional amount of national bank notes deemed necessary for public convenience, this rate of profit should be reached by lessening or shifting to the franchise of banks the burden of the tax on an elastic circulation, to 90 per cent of the par of the Government bonds securing it. A tax of 2 or 3 per cent should then be levied on the excess of circulation over 90 per cent of the bonds, which will make of such excess circulation a secured emergency circulation only to be used when it becomes a public necessity, and not as a means of profit by the banks under normal conditions.

The general increase in bank circulation desired being possible of attainment through the lowering of the tax on the 90 per cent circulation, this additional tax on the 10 per cent excess circulation to the par of the bonds is not materially interfere with such general increase, and will only operate to create an emergency circulation of great value.

Third. As the use of rediscounts and bills payable on the part of the Western and Southern banks at certain seasons of the year is regarded as evidencing the need of an elastic circulation, and as being upon the question of the measure of relief, which may be expected from the bond-secured emergency circulation here recommended, the Comptroller will state that without any general increase in bank-note circulation as a result of new legislation the possible emergency circulation of \$20,000,000 immediately available, based on bonds securing the present circulation, amounts to more than the combined on bills payable and rediscounts of all the national banks of the United States outstanding at any time within the last three years.

As the elastic and uncovered issues of the joint-stock banks of England, Scotland, and Ireland, comprising all the uncovered bank notes there issued, may be cited as illustrating the advantages of an elastic circulation, the Comptroller would also call attention to the fact that these entire issues are but a small amount more than the \$20,000,000 bond-secured emergency circulation which would be immediately available on existing bond deposits in the United States under the legislation recommended. And with an increase in general bank-note circulation, resulting from modified laws, we would probably have a bond-secured emergency circulation in this country larger than the emergency circulation of the joint-stock banks of England, Scotland and Ireland, which is secured only

by the general assets of the banks, without preference over other creditors.

Fourth. Even if a special uncovered emergency circulation be provided, to be used only in case of panics, it would be suggested of changing the taxation and issues of secured bank notes will afford an elastic circulation of value in times of money stringency not approaching the severity of a panic.

Fifth. If provision be made for an uncovered emergency circulation for use in times of panic, subject to a tax so large as to be representative of all other times, the 10 per cent bond-secured emergency circulation here recommended might be taxed at the rate of 1 per cent per annum for the time issued in excess of the rate of 90 per cent, thus allowing its freer use under more normal conditions. But if no uncovered circulation for panics be provided, the more representative tax of 3 per cent seems desirable upon the bond-secured emergency circulation.

Sixth. There is no need, under normal conditions, of a large amount of emergency circulation of a high degree of elasticity in bank-note circulation. The immense volume of checks, drafts, and bills of exchange, based upon the assets of banks and called back-credit currency, expands and contracts in accordance with the demand of trade and business, and is the medium through which the great bulk of the business of our country is transacted. It is extremely elastic and varies in amounts at different seasons of the same year. It is generally amply adequate to the business needs of the country, except in times of disturbed confidence and financial panic.

Seventh. The issuance of bank-secured notes under normal conditions and in the present development of our banking system can not be justified by the plea that without them the needed elasticity of bank-note currency can not be obtained. Nothing except the avoidance of panic can at present justify any experiments with bank-secured currency. When authorized for use in times of panic they should be so heavily taxed that they can circulate only when a panic lasts.

In seeking the theoretical advantage of elasticity in bank circulation we should take no risks with its solidification. Among other recommendations, the Comptroller strongly urges laws authorizing the incorporation of banks for the purpose of carrying on international and intercolonial banking as distinguished from domestic banking. The latter should be left to the establishment in small communities of national banks with a capital of \$25,000.

He repeats his recommendation of one year ago relative to a modification of the law restricting loans to any one individual to 10 per cent of the capital of a national bank, and advises the attaching of a penalty for making excessive loans after the present section is modified.

He gives in detail the results of an extended investigation into the development of all the different banking systems of the United States during the last ten years.

### WINN NEWS.

Our correspondent writes: In compliance with an order from the Postmaster General, the postoffice at this place was closed on Saturday, Nov. 25, from 2 to 4 P. M. out of respect to the late Vice President Hobart.

Mr. Henderson Bennett, who has been an invalid for many years, suffering very much at times from rheumatism, passed away Friday morning at 7 o'clock. Funeral services were held Sunday at 2 P. M. from his late residence, Rev. Mr. Pierce of Mattawoman, officiating. He leaves a widow and one adopted daughter and several grand children to mourn his loss. They have the sympathy of all in their bereavement.

Mr. L. P. McAlpine, who was reported very sick several days ago, is still very low, and very little, if any hopes of his recovery are entertained.

Mr. Frank J. Koch, who is sorry to report, is confined to his home on account of illness.

Miss Maud Estes and her little brother, are visiting friends in Bangor.

The village schools closed Friday after a successful term.

A resident of Italy has patented a device for the prevention of seasickness, which consists in a strap around the waist, with a triangular patch attached to the lower face, to prevent undue motion of the internal organs when the ship rolls.

An improved piano stool can be raised or lowered without the necessity of revolving it, and the stool is a spindle being hollow and containing one of an L-shaped lever, which has in its end a hole in the vertical base, in which the spindle slides.

HOW'S THIS?

We offer One Hundred Dollars Reward for any case of Catarrh that cannot be cured by Hall's Catarrh Cure.

P. J. CHERRY & CO., Prop., Toledo, O.

We the undersigned, have known P. J. Cherry for the last 15 years, and believe him perfectly honorable in all business transactions, and that he is entitled to carry out any obligations made by their firm.

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Walling, Kinsman & Mary, Wholesale Druggists, Toledo, O.

Hall's Catarrh Cure is taken internally, acting directly upon the seat and source of the trouble, and is the only cure that can be relied upon for permanent relief.

## WATER POWER.

### It Provides Electricity to be Utilized On the Upper Hudson.

New York Capitalists Will Build Plants Generating a Giant Force and the Proposed Power House Will Disburse Electricity for Many Industries.

Soon after it had been demonstrated that water power, even of an enormous energy as that of the Niagara River, could be commercially utilized by the change of this power into electric energy and through a region with a radius of at least sixty miles, engineers and capitalists began to look for other water powers in New York State, having in view the establishment of power plants like that at Niagara Falls, although in no case so great a horse power as is ultimately indicated to be produced there.

They discovered three powers of the kind, one at the northern boundary of the State, just east of the Thousand Islands, that could be made available by carrying some part of the energy developed in the rapids of the St. Lawrence River through a canal which would empty into a little stream which itself emptied into the St. Lawrence. By easy engineering operations this river could be made to serve the same purpose that the deep and lengthy channel under the city of Niagara Falls serves in carrying off water that has discharged its energy.

That undertaking is now in progress, and the expectation is that in the course of a few years, a considerable manufacturing settlement, chief among the industries being the manufacture of paper, will be established there. That region like the borders of the Niagara River, has been for years a health and pleasure resort, and there were famous medicinal springs there which at one time were believed to be sure to develop a patronage that would rival the town of Massena Springs, a successful rival of Saratoga.

Five years ago engineers reported that at the upper waters of the Hudson in the vicinity of the historic battlefield of Saratoga, and stretching therefrom northerly for a distance of 20 or 30 miles, there was an available water power which, if captured, and transformed in a manner similar to that adopted at Niagara, would be able to furnish in the form of electric energy all the power and all of the electricity current needed for lighting for that territory. Industrial section of which Albany and Troy are considered as one commercial district, the center of the State's wealth of this project, however, for some time probably could not tempt any investment of capital in new enterprises.

But capital was interested in the plan, never forgetting the report that the engineers made, and today there comes information that is regarded in commercial circles here as of little consequence, that some men very prominent in politics and also in business have at last consummated a transaction involving the complete control of the entire water power and riparian rights along the Hudson and through a district which can be identified by saying that the city of Saratoga, Springs is the center of it.

Within cannon shot of a part of this water-power are the gold fields which the late Judge Hilton was tentatively developing and which shortly before his death seemed to him to promise at least a fair profit on the investment needed to work the low grade ore found there. So too, further north, and in a section where the finest water power in the upper Hudson is to be found, there has been for some time considerable interest in possible gold mining, for it is suspected that low grade ore, that may be profitably extracted by means of modern chemical processes, is to be found there.

The character of the men who are identified with this new undertaking, that studies second only to the great electric and water power plants, that have been established at Niagara Falls, gives this transaction its real importance. For some years a State Senator and who is a man of commercial power in upper New York, was the authoritative influence in this transaction and some idea of the magnitude of it can be obtained when it is said that the purchase of the water power rights, easements and other incidents involved the payment of nearly \$2,500,000.

To establish the dams, canals, electric dynamos and transformers, as well as the plant that distributes the power, will probably cost at least \$3,000,000 more. The engineers are confident that this water power can be so utilized that a region as far distant from it as Buffalo is from Niagara Falls can be supplied at less cost than steam power now entails, with all the power needed for manufacturing purposes, for the propulsion of the most elaborate system of trolley cars that has been perfected in that region and for as satisfactory lighting as the city of Buffalo now secures through the current generated at Niagara Falls.

If the Ramapo project is carried out in accordance with the first plans, we shall then have a development of water power in the State probably capable of furnishing all the electric energy needed for the manufacturing industries of the State outside of New York city.

The Niagara plant is to be speedily increased in its capacity by 100 per cent. The engineers and contractors are now perfecting specifications. A new wheel pit capable of receiving water power from the Niagara River and converting it into electric energy, the equivalent of 50,000 horse power, is to be constructed and when it is finished this Niagara plant will furnish in electric energy 100,000 horse power. The plant that is under construction at the northern borders of the State is capable of furnishing all the electric energy needed for the manufacturing industries of the State outside of New York city.

The Hudson River water power will, for the purposes of the project, be carried out in the same manner as the Niagara project. The water power of the Hudson River will be converted into electric energy, the equivalent of 50,000 horse power, and when it is finished this Hudson plant will furnish in electric energy 100,000 horse power.

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# CASTORIA

The Kind You Have Always Bought, and which has been in use for over 30 years, has borne the signature of Dr. J. C. Ayer, and has been made under his personal supervision since its infancy. Allow no one to deceive you in this. All Counterfeits, Imitations, and "Just-as-good" are the worst enemies you have. Experiments that trifle with and endanger the health of Infants and Children—Experience—against Experiments.

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Castoria is a harmless substitute for Castor Oil, Sassafras, Drops and Soothing Syrups. It is Pleasant. It contains neither Opium, Morphine nor other Narcotic substance. Its age is its guarantee. It destroys Worms and allays Feverishness. It cures Diarrhoea and Colic. It relieves Teething Troubles, cures Coughs and Stomach and Bowels, giving healthy and natural Sleep. The Children's Panacea—The Mother's Friend.

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Signature of  
*Dr. J. C. Ayer*  
In Use For Over 30 Years.

## NO ONE FEARS DEATH

What An Experienced Physician Says of a Popular Remedy.

I have seen many people all sorts of circumstances, yet have I seen one distinct fear of death. This statement was made by a physician, who has seen years, and who has seen a hospital service.

It is a popular fallacy to imagine that a death, ever, terrible, other than between loved ones. This unknown is never present. Even amid ignorance and never, experienced such a paroxysm, who strives after sometimes picture.

When a patient is found not recover and the end is variably seems resigned, and his only thought seems those who are to be left. It is true alike of men and women, who become hysterical, they are not to be declared they are not to be they are. These "laxatives" known that there is any human trait.

## LIFE'S AUTUMN

In Autumn there is a drawing of the vital forces. The sap ceases to flow, the wither and fall, the grass man's physical nature, spreading loss of vitality of life. At about this vitality is low and there is to be retained. Dr. Pierce's Medical Discovery is to the sap to the tree, it contains the vital elements of Nature built, their failure. Strengthened by their blood, their blood increased, in richness, men will pass autumn landscape with their and keen enjoyment of a season is in itself beautiful to the heart of woman.

Whenever a laxative is Dr. Pierce's Pleasant Pellets, sure and safe.

New Dried Fruit Raisins, Currants Citron, Lemon and Orange Peel, Figs Prunes, Nuts, &c., &c.

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